

CSD 1099 [07/01/18]

Name, Address, Telephone No. &amp; I.D. No.

**William P. Fennell (SBN 14210)**  
**LAW OFFICE OF WILLIAM P. FENNELL, APLC**  
**600 West Broadway, Suite 930**  
**San Diego, CA 92101**  
**(619) 325-1560**  
**Attorney for Debtor**

**UNITED STATES BANKRUPTCY COURT**  
 SOUTHERN DISTRICT OF CALIFORNIA  
 325 West F Street, San Diego, California 92101-6991

In Re

**Omega Risk Management, LLC**BANKRUPTCY NO. **21-01389-MM7**

Debtor.

**BALANCE OF SCHEDULES, STATEMENTS, AND/OR CHAPTER 13 PLAN**

Presented are the original with the number of copies required by CSD 1800 Administrative Procedures of the following [Check one or more boxes as appropriate]:

- ☐ Schedules A/B - J
- ☒ Statement of Financial Affairs
- ☐ Summary of Schedules (Includes Statistical Summary of Certain Liabilities)
- ☐ Summary of Your Assets and Liabilities and Certain Statistical Information Schedules
- ☐ Chapter 7 Statement of Current Monthly Income
- ☐ Chapter 7 Statement of Exemption from Presumption of Abuse Under § 707(b)(2)
- ☐ Chapter 7 Means Test Calculation
- ☐ Chapter 11 Statement of Your Current Monthly Income
- ☐ Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period
- ☐ Chapter 13 Calculation of Your Disposable Income
- ☐ Chapter 13 Plan
- ☐ Schedule of Real and/or Personal Property
- ☐ Schedule of Property Claimed Exempt
- ☐ Creditors Holding Secured Claims by Property
- ☐ Creditors Holding Unsecured Priority and/or Non-priority Claims:
- ☐ Schedule of Executory Contracts & Unexpired Leases
- ☐ Schedule of Co-Debtors
- ☐ Income of Individual Debtor(s)
- ☐ Expenses of Individual Debtor(s)
- ☐ Expenses for Separate Household of Debtor 2

**If additional creditors are added at this time, the following are required:**

- Electronic media required, see CSD 1007, containing only the added names and addresses (when the Balance of Schedules are filed on paper).
- Local Form CSD 1101, Notice, Notice to Creditors of This Debtor Added by Amendment or Balance of Schedules. See instructions on reverse side.

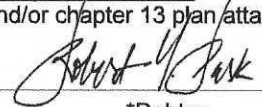
Dated: April 15, 2021

Signed: 

Attorney for Debtor

I [We] Robert Park, Managing Director of the debtor(s), hereby declare under penalty of perjury that the information set forth in the balance of schedules and/or chapter 13 plan attached hereto, consisting of \_\_\_\_\_ pages, and on the creditor matrix, if any, is true and correct.

Dated: April 15, 2021



\*Debtor

\*Joint Debtor

\*If filed electronically, pursuant to LBR 5005-4(C), the original debtor signature(s) in a scanned format is required.

CSD 1099

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**Refer to Instructions on Reverse Side**

Best Case Bankruptcy

CSD 1099 (Page 2) [07/01/18]

**INSTRUCTIONS**

1. Local Form CSD 1101, *Notice to Creditors of The Above-Named Debtor Added by Amendment or Balance of Schedules*, may be used to notify any added entity. When applicable, copies of the following notices must accompany the notice: Order for and Notice of Section 341(a) Meeting, Discharge of Debtor, Notice of Order Confirming Plan, and Proof of Claim.
2. If not filed previously and this is an ECF case, the *Declaration Re: Electronic Filing of Petition, Schedules & Statements* (Local Form CSD 1801) must be filed in accordance with LBR 5005-4(c).
3. If this is a Chapter 11 case, each member of any committee appointed must be served this Balance of Schedules.

**PROOF OF SERVICE**

I, whose address appears below, certify:

That I am, and at all relevant times was, more than 18 years of age;

I served a true copy of this **Balance of Schedules and/or Chapter 13 Plan** on the following persons listed below by the method of service shown below:

1. **To Be Served by the Court via Notice of Electronic Filing ("NEF"):**

Under controlling Local Bankruptcy Rules(s) ("LBR"), the document(s) listed above will be served by the court via NEF and hyperlink to the document. On April 15, 2021, I checked the CM/ECF docket for this bankruptcy case or adversary proceeding and determined that the following person(s) are on the Electronic Mail Notice List to receive NEF transmission at the e-mail address(es) indicated and/or as checked below:

☒ Chapter 7 Trustee: **Christopher R. Barclay** admin@crb7trustee.com, qcrbarclay2@ecf.axosfs.com, mlcunanan@crb7trustee.com

<input checked="" type="checkbox"/> For Chpt. 7, 11, & 12 cases:	<input type="checkbox"/> For ODD numbered Chapter 13 cases:	<input type="checkbox"/> For EVEN numbered Chapter 13 cases:
UNITED STATES TRUSTEE ustp.region15@usdoj.gov	THOMAS H. BILLINGSLEA, JR., TRUSTEE Billingslea@thb.coxatwork.com	DAVID L. SKELTON, TRUSTEE admin@ch13.sdcoxmail.com dskelton13@ecf.epiqsystems.com

2. **Served by United States Mail or Overnight Mail:**

On April 15, 2021, I served the following person(s) and/or entity(ies) at the last known address(es) in this bankruptcy case or adversary proceeding by placing a true and correct copy thereof in a sealed envelope in the United States Mail via 1) first class, postage prepaid, 2) certified mail with receipt number, addressed as follows:

Northwest Surrogacy Center LLC  
c/o Justin D. Leonard, Counsel  
Leonard Law Group LLC  
4110 SE Hawthorne Blvd PMB 506  
Portland, OR 97214

3. **Served by Personal Delivery, Facsimile Transmission, Overnight Delivery, or Electronic Mail:**

Under Fed.R.Civ.P.5 and controlling LBR, on \_\_\_\_\_, I served the following person(s) and/or entity(ies) by personal delivery, or (for those who consented in writing to such service method), by facsimile transmission, by overnight delivery, and/or electronic mail as follows:

I declare under penalty of perjury under the laws of the United States of America that the statements made in this proof of service are true and correct.

Executed on April 15, 2021  
(Date)

/s/Luralene L. Schultz  
**Luralene L. Schultz**  
**Law Office of William P. Fennell, APLC**  
**600 West Broadway, Suite 930**  
**San Diego, CA 92101**  
Address

**Fill in this information to identify the case:**Debtor name Omega Risk Management, LLCUnited States Bankruptcy Court for the: SOUTHERN DISTRICT OF CALIFORNIACase number (if known) 21-01389☐ Check if this is an amended filing**Official Form 207****Statement of Financial Affairs for Non-Individuals Filing for Bankruptcy**

04/19

The debtor must answer every question. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write the debtor's name and case number (if known).

**Part 1: Income****1. Gross revenue from business**☐ None.

**Identify the beginning and ending dates of the debtor's fiscal year, which may be a calendar year**

**From the beginning of the fiscal year to filing date:**

From **1/01/2021** to **Filing Date**

**Sources of revenue**  
Check all that apply

☒ Operating a business☐ Other \_\_\_\_\_

**Gross revenue**  
(before deductions and exclusions)

**\$0.00**

**For prior year:**

From **1/01/2020** to **12/31/2020**

☒ Operating a business☐ Other \_\_\_\_\_**\$91,732.50**

**For year before that:**

From **1/01/2019** to **12/31/2019**

☒ Operating a business☐ Other \_\_\_\_\_**\$378,966.00****2. Non-business revenue**

Include revenue regardless of whether that revenue is taxable. *Non-business income* may include interest, dividends, money collected from lawsuits, and royalties. List each source and the gross revenue for each separately. Do not include revenue listed in line 1.

☒ None.**Description of sources of revenue**

**Gross revenue from each source**  
(before deductions and exclusions)

**Part 2: List Certain Transfers Made Before Filing for Bankruptcy****3. Certain payments or transfers to creditors within 90 days before filing this case**

List payments or transfers—including expense reimbursements—to any creditor, other than regular employee compensation, within 90 days before filing this case unless the aggregate value of all property transferred to that creditor is less than \$6,825. (This amount may be adjusted on 4/01/22 and every 3 years after that with respect to cases filed on or after the date of adjustment.)

☒ None.**Creditor's Name and Address****Dates****Total amount of value**

**Reasons for payment or transfer**  
Check all that apply

**4. Payments or other transfers of property made within 1 year before filing this case that benefited any insider**

List payments or transfers, including expense reimbursements, made within 1 year before filing this case on debts owed to an insider or guaranteed

Debtor **Omega Risk Management, LLC**Case number (if known) **21-01389**

or cosigned by an insider unless the aggregate value of all property transferred to or for the benefit of the insider is less than \$6,825. (This amount may be adjusted on 4/01/22 and every 3 years after that with respect to cases filed on or after the date of adjustment.) Do not include any payments listed in line 3. *Insiders* include officers, directors, and anyone in control of a corporate debtor and their relatives; general partners of a partnership debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(31).

☐ None.

Insider's name and address Relationship to debtor	Dates	Total amount of value	Reasons for payment or transfer
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**5. Repossessions, foreclosures, and returns**

List all property of the debtor that was obtained by a creditor within 1 year before filing this case, including property repossessed by a creditor, sold at a foreclosure sale, transferred by a deed in lieu of foreclosure, or returned to the seller. Do not include property listed in line 6.

☐ None

Creditor's name and address	Describe of the Property	Date	Value of property
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**6. Setoffs**

List any creditor, including a bank or financial institution, that within 90 days before filing this case set off or otherwise took anything from an account of the debtor without permission or refused to make a payment at the debtor's direction from an account of the debtor because the debtor owed a debt.

☐ None

Creditor's name and address	Description of the action creditor took	Date action was taken	Amount
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**Part 3: Legal Actions or Assignments**

**7. Legal actions, administrative proceedings, court actions, executions, attachments, or governmental audits**

List the legal actions, proceedings, investigations, arbitrations, mediations, and audits by federal or state agencies in which the debtor was involved in any capacity—within 1 year before filing this case.

☐ None.

Case title Case number	Nature of case	Court or agency's name and address	Status of case
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**8. Assignments and receivership**

List any property in the hands of an assignee for the benefit of creditors during the 120 days before filing this case and any property in the hands of a receiver, custodian, or other court-appointed officer within 1 year before filing this case.

☐ None

**Part 4: Certain Gifts and Charitable Contributions**

**9. List all gifts or charitable contributions the debtor gave to a recipient within 2 years before filing this case unless the aggregate value of the gifts to that recipient is less than \$1,000**

☐ None

Recipient's name and address	Description of the gifts or contributions	Dates given	Value
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**Part 5: Certain Losses**

**10. All losses from fire, theft, or other casualty within 1 year before filing this case.**

☐ None

Debtor **Omega Risk Management, LLC**Case number (if known) **21-01389****Description of the property lost and how the loss occurred****Amount of payments received for the loss**

If you have received payments to cover the loss, for example, from insurance, government compensation, or tort liability, list the total received.

List unpaid claims on Official Form 106A/B (Schedule A/B: Assets – Real and Personal Property).

**Dates of loss****Value of property lost****Part 6: Certain Payments or Transfers****11. Payments related to bankruptcy**

List any payments of money or other transfers of property made by the debtor or person acting on behalf of the debtor within 1 year before the filing of this case to another person or entity, including attorneys, that the debtor consulted about debt consolidation or restructuring, seeking bankruptcy relief, or filing a bankruptcy case.

☐ None.**Who was paid or who received the transfer?  
Address****If not money, describe any property transferred****Dates****Total amount or value**11.1. **Law Office of William P. Fennell, APLC  
600 West Broadway, Suite 930  
San Diego, CA 92101****Attorney Fees \$12,162.00  
Filing Fee \$338.00****12/24/2020****\$12,500.00****Email or website address  
office@fennelllaw.com****Who made the payment, if not debtor?****12. Self-settled trusts of which the debtor is a beneficiary**

List any payments or transfers of property made by the debtor or a person acting on behalf of the debtor within 10 years before the filing of this case to a self-settled trust or similar device. Do not include transfers already listed on this statement.

☒ None.**Name of trust or device****Describe any property transferred****Dates transfers were made****Total amount or value****13. Transfers not already listed on this statement**

List any transfers of money or other property by sale, trade, or any other means made by the debtor or a person acting on behalf of the debtor within 2 years before the filing of this case to another person, other than property transferred in the ordinary course of business or financial affairs. Include both outright transfers and transfers made as security. Do not include gifts or transfers previously listed on this statement.

☒ None.**Who received transfer?  
Address****Description of property transferred or payments received or debts paid in exchange****Date transfer was made****Total amount or value****Part 7: Previous Locations****14. Previous addresses**

List all previous addresses used by the debtor within 3 years before filing this case and the dates the addresses were used.

☐ Does not apply**Address****Dates of occupancy  
From-To**14.1. **1010 Second Avenue, 24th Floor  
San Diego, CA 92101****10/2017 - late 2017**

Debtor **Omega Risk Management, LLC**Case number (if known) **21-01389**

	Address	Dates of occupancy From-To
14.2.	<b>110 West A Street, Suite 1100 San Diego, CA 92101</b>	<b>2017 to 3/31/2021 Corporate Headquarters</b>
14.3.	<b>16466 Bernardo Center Drive Suite 188 San Diego, CA 92128</b>	<b>10/2017 - 10/2020</b>

**Part 8: Health Care Bankruptcies****15. Health Care bankruptcies**

Is the debtor primarily engaged in offering services and facilities for:

- diagnosing or treating injury, deformity, or disease, or
- providing any surgical, psychiatric, drug treatment, or obstetric care?

- ☒ No. Go to Part 9.
- ☐ Yes. Fill in the information below.

Facility name and address	Nature of the business operation, including type of services the debtor provides	If debtor provides meals and housing, number of patients in debtor's care
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**Part 9: Personally Identifiable Information****16. Does the debtor collect and retain personally identifiable information of customers?**

- ☒ No.
- ☐ Yes. State the nature of the information collected and retained.

**17. Within 6 years before filing this case, have any employees of the debtor been participants in any ERISA, 401(k), 403(b), or other pension or profit-sharing plan made available by the debtor as an employee benefit?**

- ☒ No. Go to Part 10.
- ☐ Yes. Does the debtor serve as plan administrator?

**Part 10: Certain Financial Accounts, Safe Deposit Boxes, and Storage Units****18. Closed financial accounts**

Within 1 year before filing this case, were any financial accounts or instruments held in the debtor's name, or for the debtor's benefit, closed, sold, moved, or transferred?

Include checking, savings, money market, or other financial accounts; certificates of deposit; and shares in banks, credit unions, brokerage houses, cooperatives, associations, and other financial institutions.

☐ None

	Financial Institution name and Address	Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
18.1.	<b>Endeavor Bank 750 B Street, Suite 3110 San Diego, CA 92101</b>	<b>XXXX-1819</b>	<input type="checkbox"/> Checking <input type="checkbox"/> Savings <input checked="" type="checkbox"/> Money Market <input type="checkbox"/> Brokerage <input type="checkbox"/> Other__	<b>11/2020 (Account closed by bank due to inactivity)</b>	<b>\$0.00</b>

**19. Safe deposit boxes**

List any safe deposit box or other depository for securities, cash, or other valuables the debtor now has or did have within 1 year before filing this case.



Debtor **Omega Risk Management, LLC**Case number (if known) **21-01389**☐ None

Depository institution name and address

Names of anyone with  
access to it  
Address

Description of the contents

Do you still  
have it?**20. Off-premises storage**

List any property kept in storage units or warehouses within 1 year before filing this case. Do not include facilities that are in a part of a building in which the debtor does business.

☐ None

Facility name and address

Names of anyone with  
access to it

Description of the contents

Do you still  
have it?**Part 11: Property the Debtor Holds or Controls That the Debtor Does Not Own****21. Property held for another**

List any property that the debtor holds or controls that another entity owns. Include any property borrowed from, being stored for, or held in trust. Do not list leased or rented property.

☐ None**Part 12: Details About Environment Information**

For the purpose of Part 12, the following definitions apply:

*Environmental law* means any statute or governmental regulation that concerns pollution, contamination, or hazardous material, regardless of the medium affected (air, land, water, or any other medium).*Site* means any location, facility, or property, including disposal sites, that the debtor now owns, operates, or utilizes or that the debtor formerly owned, operated, or utilized.*Hazardous material* means anything that an environmental law defines as hazardous or toxic, or describes as a pollutant, contaminant, or a similarly harmful substance.**Report all notices, releases, and proceedings known, regardless of when they occurred.****22. Has the debtor been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.**☐ No.☐ Yes. Provide details below.Case title  
Case numberCourt or agency name and  
address

Nature of the case

Status of case

**23. Has any governmental unit otherwise notified the debtor that the debtor may be liable or potentially liable under or in violation of an environmental law?**☐ No.☐ Yes. Provide details below.

Site name and address

Governmental unit name and  
address

Environmental law, if known

Date of notice

**24. Has the debtor notified any governmental unit of any release of hazardous material?**☐ No.☐ Yes. Provide details below.

Site name and address

Governmental unit name and  
address

Environmental law, if known

Date of notice

**Part 13: Details About the Debtor's Business or Connections to Any Business**

Debtor **Omega Risk Management, LLC**Case number (if known) **21-01389****25. Other businesses in which the debtor has or has had an interest**

List any business for which the debtor was an owner, partner, member, or otherwise a person in control within 6 years before filing this case. Include this information even if already listed in the Schedules.

☐ None

Business name address	Describe the nature of the business	Employer Identification number Do not include Social Security number or ITIN.
25.1. <b>Omega Insurance Company SP c/o KRyS Global PO Box 31237 Grand Cayman, KY1-1205 Cayman Islands</b>	<b>Insurance Company</b>	<b>Dates business existed</b> <b>EIN: 98-1410099</b> <b>From-To 02/16/2018 to present</b>

**26. Books, records, and financial statements**

26a. List all accountants and bookkeepers who maintained the debtor's books and records within 2 years before filing this case.

☐ None

Name and address	Date of service From-To
26a.1. <b>Gena Dean Address Unknown</b>	<b>2019-2020</b>
26a.2. <b>Andrea Park 3440 Capri Way, Unit 1 Oceanside, CA 92056</b>	<b>05/2016-09/2019</b>
26a.3. <b>Covell, Jani &amp; Pasch LLP 345 W 9th Avenue, Suite 100 Escondido, CA 92025-5055</b>	<b>03/2020 to present</b>

26b. List all firms or individuals who have audited, compiled, or reviewed debtor's books of account and records or prepared a financial statement within 2 years before filing this case.

☒ None

26c. List all firms or individuals who were in possession of the debtor's books of account and records when this case is filed.

☐ None

Name and address	If any books of account and records are unavailable, explain why
26c.1. <b>Robert Park 11956 Bernardo Plaza Dr., #414 San Diego, CA 92128</b>	
26c.2. <b>InfoTech SVP, LLC 3451 Via Montebello Suite 192-521 Carlsbad, CA 92009-8492</b>	

26d. List all financial institutions, creditors, and other parties, including mercantile and trade agencies, to whom the debtor issued a financial statement within 2 years before filing this case.

☐ None**Name and address**



Debtor **Omega Risk Management, LLC**Case number (if known) **21-01389****Name and address**

26d.1. **Venture Co.**  
**171 Battery Street, 1st Flr.**  
**Burlington, VT 05401-5210**

**27. Inventories**

Have any inventories of the debtor's property been taken within 2 years before filing this case?

- ☒ No  
☐ Yes. Give the details about the two most recent inventories.

Name of the person who supervised the taking of the inventory	Date of inventory	The dollar amount and basis (cost, market, or other basis) of each inventory

**28. List the debtor's officers, directors, managing members, general partners, members in control, controlling shareholders, or other people in control of the debtor at the time of the filing of this case.**

Name	Address	Position and nature of any interest	% of interest, if any
Robert Y. Park	11956 Bernardo Plaza Dr., #414 San Diego, CA 92128	Founder, Director	51%
Frederick Gaston	110 West A Street, Suite 1100 San Diego, CA 92101-3702	Founder	49%

**29. Within 1 year before the filing of this case, did the debtor have officers, directors, managing members, general partners, members in control of the debtor, or shareholders in control of the debtor who no longer hold these positions?**

- ☐ No  
☒ Yes. Identify below.

Name	Address	Position and nature of any interest	Period during which position or interest was held
Kyle Kramer	Address Unknown	Founder Equity Shareholder 33.33%	10/16/2017 - 12/31/2019

**30. Payments, distributions, or withdrawals credited or given to insiders**

Within 1 year before filing this case, did the debtor provide an insider with value in any form, including salary, other compensation, draws, bonuses, loans, credits on loans, stock redemptions, and options exercised?

- ☐ No  
☒ Yes. Identify below.

Debtor **Omega Risk Management, LLC**Case number (if known) **21-01389**

	Name and address of recipient	Amount of money or description and value of property	Dates	Reason for providing the value
30.1		\$153.50 (AAdvantage Aviator Mastercard)	07/17/2020	Payments made to AAdvantage Aviator
		\$2,000.00 (AAdvantage Aviator Mastercard)	07/18/2020	
		\$800.00 (AAdvantage Aviator Mastercard)	11/23/2020	Mastercard and Citibank for
		\$908.46 (AAdvantage Aviator Mastercard)	11/27/2020	expenses used in
		\$800.00 (AAdvantage Aviator Mastercard)	01/17/2021	the business,
		\$800.00 (AAdvantage Aviator Mastercard)	02/17/2021	credit cards are in
		\$800.00 (AAdvantage Aviator Mastercard)	03/17/2021	Robert Park's
		\$908.46 (AAdvantage Aviator Mastercard)	11/27/2020	name.
		\$158.00 (Citibank)	11/10/2020	
	Robert Park 12845 Indian Trail Road Poway, CA 92064-2030			
	Relationship to debtor Managing Director			
30.2	Robor, Inc. 12845 Indian Trail Road Poway, CA 92064	\$542.12	06/17/2020	
	Relationship to debtor Common Ownership			
30.3	Robert Park 12845 Indian Trail Road Poway, CA 92064-2030	\$714.73	10/22/2020	
	Relationship to debtor Managing Director			

31. Within 6 years before filing this case, has the debtor been a member of any consolidated group for tax purposes?

- ☒ No  
☐ Yes. Identify below.

Name of the parent corporation

Employer Identification number of the parent corporation

32. Within 6 years before filing this case, has the debtor as an employer been responsible for contributing to a pension fund?

- ☒ No  
☐ Yes. Identify below.

Name of the pension fund

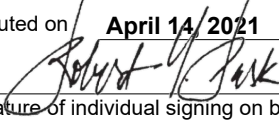
Employer Identification number of the parent corporation

Debtor **Omega Risk Management, LLC**Case number (if known) **21-01389****Part 14: Signature and Declaration**

**WARNING** -- Bankruptcy fraud is a serious crime. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$500,000 or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

I have examined the information in this *Statement of Financial Affairs* and any attachments and have a reasonable belief that the information is true and correct.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on **April 14, 2021**  
Signature of individual signing on behalf of the debtor**Robert Park**  
Printed namePosition or relationship to debtor **Managing Director**

Are additional pages to *Statement of Financial Affairs for Non-Individuals Filing for Bankruptcy* (Official Form 207) attached?

☒ No☐ Yes